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July 21, 2006

Date

TOANG	PREITTAL E		Application No.	10/784,105			
IRAN	SMITTAL F	URIVI	Filing Date	February 20, 2004			
(to be used for all	correspondence aft	er initial filing)	First Named Inventor	Craig P. Luftig			
			Art Unit	3626			
			Examiner Name				
Total Number of F	Pages in This Submiss	ion 7	Attorney Docket Number	6445P001			
	ENCLO	SURES (chec	k all that apply)				
Fee Transmittal	Form	Drawing(s)		After Allowance Communication to TC			
Fee Attac	ched	Licensing-r	elated Papers	Appeal Communication to Board of Appeals and Interferences			
Amendment / Re	esponse	Petition		Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)			
After Fina Affidavits	ıl /declaration(s)	Petition to 0 Provisional	Convert a Application	Proprietary Information			
Extension of Tin	ne Request	Power of Attorney, Revocation Change of Correspondence Address Terminal Disclaimer		Status Letter			
Express Abando	onment Request			Other Enclosure(s) (please identify below):			
Information Disc	closure Statement	Request for	r Refund	PCT International Search Report			
PTO/SB/	08	CD, Numbe	er of CD(s)				
Certified Copy of Document(s)	of Priority	Landso	cape Table on CD				
Decla	essing Parts/ lication Filing Fee aration/POA e to Missing ler 37 CFR	Remarks					
	SIGNATUR	E OF APPLICAI	NT, ATTORNEY, OR A	GENT			
Eric T. King, Reg. No. 44,188 BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP							
Signature 7							
Date	Date July 21, 2006						
	CERTIF	ICATE OF MAIL	ING/TRANSMISSION				
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FEE TRANSMITTALE Application Number 10/784,105 Filing Date February 20, 2004 First Named Inventor Craig P. Luftig Applicant claims small entity status. See 37 CFR 1.27.

TOTAL AMOU	NT OF PAY	MENT	(\$) 0.00	Art Unit Attorney Docket No.	3626 6445P001				
METHOD OF	METHOD OF PAYMENT (check all that apply)								
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		•		• ,	Blakely, Sokoloff, Taylor & Zafman LLP				
For the above	-identified	d deposit ac	count, the Director is l	nereby authorized to: (c	heck all that apply)				
Charge fee(s) indicated below Charge fee(s) indicated below, except for the filing fee									
			or underpayment of fee	c(s) 🛛 Credit any over	erpayments				
under 37	under 37 CFR §§ 1.16, 1.17, 1.18 and 1.20.								
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'	SUBTO	OTAL (1)	(\$) 0.00						
2. ADDITION Large Entity	Small Entity	<u>,</u>							
Fee Fee Code (5)	Fee Fee Code (\$)		Fee Description		Fee Paid				
1051 130	2051 65		e filing fee or oath						
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1251 120	2251 60	Extension for re	ply within first month						
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1254 1,590	2254 795		ply within fourth month						
1255 2,160	2255 1,080		Extension for reply within fifth month						
1401 500 1402 500	2401 250 2402 250	Notice of Appea	Notice of Appeal Filing a brief in support of an appeal						
1402 300	2403 500	Request for oral hearing							
1451 1,510	2451 1,510	Petition to institute a public use proceeding							
1460 130	2460 130	Petitions to the Commissioner Processing fee under 37 CFR 1.17(q)							
1807 50 1806 180	1807 50 1806 180	Submission of Information Disclosure Stmt							
1809 790		Filing a submission after final rejection (37 CFR § 1.129(a))							
1810 790		•	onal invention to be examined (37						
Other fee (specify)									
			SUBTOTAL (2)		(\$)				

SUBMITTED B	Y				Comp	lete (if applicable)
Name (Print/Type)	Eric T. King	-	Registration No. (Attorney/Agent)	44,188	Telephone	
Signature	9 11				Date	07/21/06

Docket No.: 6445P001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

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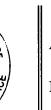
CRAIG P. LUFTIG

Application No.: 10/784,105

Filed: February 20, 2004

Integrating Defined Contribution Accounts For:

Into A Claim Payment Processing System



Art Group: 3626

Examiner:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In accordance with the duty of disclosure, enclosed is a copy of IDS Citation Form PTO/SB/08 or PTO-1449, together with copies of the documents cited on that form, except for copies not required to be submitted (e.g., copies of U.S. patents and U.S. published patent applications need not be enclosed). This IDS and IDS Citation Form are being submitted before the mailing of a first Office Action. It is respectfully requested that the cited references be considered and that the enclosed copy of PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

The references were cited in a Search Report dated July 11, 2006 (copy enclosed herewith) which was forwarded to Applicant's Representative in a communication dated July 11, 2006.

The submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made in the subject application and is not to be construed as an admission that the information cited in this statement is material to patentability.

Please charge any fees due to Deposit Account 02-2666. A duplicate copy of the Fee Transmittal (PTO/SB/17) is enclosed for this purpose.

Respectfully submitted,

-2-

BLAKELY SOKOLOFF, TAYLOR & ZAFMAN LLP

Eric T. King, Reg. No. 44,188

12400 Wilshire Boulevard, 7th Floor Los Angeles, CA 90025

Date: July 21, 2006

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6445P001

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE PROPERTY OF THE PROPERT STATEMENT BY APPLICANT

(use as many sheets as necessary)

of 2 **Sheet** 1

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byplication Number	10/784,105
Filing Date	February 20, 2004
First Named Inventor	Craig P. Luftig
Art Unit	3626
Examiner Name	
Attorney Docket Number	6445P001

			U.S. PATE	NT DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number - Kind Code² (if known)	Publication Date or Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/K.R./		US-6,092,047	07-18-2000	Hyman et al.	
/K.R./	2.	US-2002/0049617 A1	04-25-2002	Lencki et al.	
/K.R./	3.	US-2002/0087444 A1	07-04-2002	DiPiero et al.	
/K.R./	4.	US-2003/0009355 A1	01-09-2003	Gupta	
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	FOREIGN PATENT DOCUMENTS							
Examiner	Cite	Foreign Patent Document			Pages, Columns, Lines,			
Initials*	No.1	Country Code - Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear			
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Examiner Signature /Kristine Rapillo/ Date Considered 11/09/2009			
Signature /KIISTINE Hapillo/ Considered 11/09/2009	Examiner	Williams Davillal	Date
	Signature	/Kristine Hapillo/	Considered 11/09/2009

^{*}Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

^{&#}x27;Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible policant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A/PTO				Complete if Known		
INFORMATION DISCLOSURE		SUDE	Application Number	10/784,105		
		JOURE	Filing Date	February 20, 2004		
STAT	EMENT BY AF	PL	ICANT	First Named Inventor	Craig P. Luftig	
•		-		Art Unit	3626	
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Sheet	2	of	2	Attorney Docket Number	6445P001	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.'	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
/K.R.	1.	PCT Internation Search Report and Written Opin of the International Searching Authority, International Application No. PCT/US05/05433, 07/11/2006.	
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Examiner	0.7.1.1.1	Date
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'Applicant's unique citation designation number. Applicant is to place a check mark here if English language Translation is attached.

Based on PTO/SB/08B (08-03) as modified by Blakely, Solokoff, Taylor & Zafman (wlr) 08/11/2003. Send To: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450